



Order Filed on June 19, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 221334-9

Attorneys for Movant: Select Portfolio Servicing, Inc.  
as servicing agent for Deutsche Bank National Trust  
Company, as Trustee, in trust for the registered  
holders of Morgan Stanley ABS Capital I Inc. Trust  
2005-HE2, Mortgage Pass-Through Certificates,  
Series 2005-HE2

In Re:

Ronald A. Conti, Jr. aka RONALD CONTI aka  
RONALD CONTI, JR and Stephanie A. Conti aka  
STEPHANIE CONTI

Case No.: 17-12491-ABA  
Chapter 13


Hearing Date: June 5, 2018  
Time: 10:00 AM

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through four (4) is hereby  
**ORDERED.**

**DATED: June 19, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, Select Portfolio Servicing, Inc. as servicing agent for Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2, Mortgage Pass-Through Certificates, Series 2005-HE2 (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers and the parties, having been represented by their respective counsel, Ronald E. Norman, Esquire for Debtor, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtors known as and located at 23 Cape Cod Drive, Blackwood, NJ 08012 (the “Property”).
3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

2 Payments: 2/25/2018 – 3/25/2018 @ \$1,544.68	\$3,089.36
1 Payment: 4/25/2018 - 4/25/2018 @ \$1,544.02	\$1,544.02
1 Payment: 5/25/2018 – 5/25/2018 @ \$1,586.84	\$1,586.84
Suspense Balance	(\$210.33)
<b>Total Post-Petition Arrears</b>	<b>\$6,009.89</b>

4. Commencing on June 25, 2018, Debtors shall resume making regular monthly mortgage payments currently in the amount of \$1,586.84.
5. In order to cure the post-petition arrears of \$6,009.89, commencing on June 25, 2018, and continuing through and including October 25, 2018, Debtor shall tender \$1,001.65 per

month to Mortgagee in addition to the regular monthly payment, and for the regular monthly payment of November 25, 2018, Debtors shall tender an additional \$1,001.64.

6. All payments are to be mailed to Select Portfolio Servicing, Inc., P.O. Box 65250 Salt Lake City, UT 84165-0250. Debtors shall reference the loan number on any and all payments made pursuant hereto.

7. Should Debtors' regular monthly payment amount change, Debtors shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

8. In the event that Debtors are in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

9. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

10. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtors shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtors fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee

may send Debtors and Debtors' counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtors, and Debtors' counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

**Certificate of Notice Page 5 of 5**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ronald A. Conti,, Jr.  
Stephanie A. Conti  
Debtors

Case No. 17-12491-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2018.

db/jdb Ronald A. Conti,, Jr., Stephanie A. Conti, 23 Cape Cod Dr, Turnersville, NJ 08012-2505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2, Mortgage Pass-Through Certificates, Series 2005-HE2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Select Portfolio Servicing, Inc. as Servicing Agent for Deutsche Bank National Trust Company, as Trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2005-HE2 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Brian C. Nicholas on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO BANK ONE, N.A., AS INDENTURE TRUSTEE FOR CWABS MASTER TRUST, REVOLV bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Matthew C. Waldt on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com  
Ronald E. Norman on behalf of Joint Debtor Stephanie A. Conti ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
Ronald E. Norman on behalf of Debtor Ronald A. Conti,, Jr. ronaldenorman@comcast.net, dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10